

FIG. 1

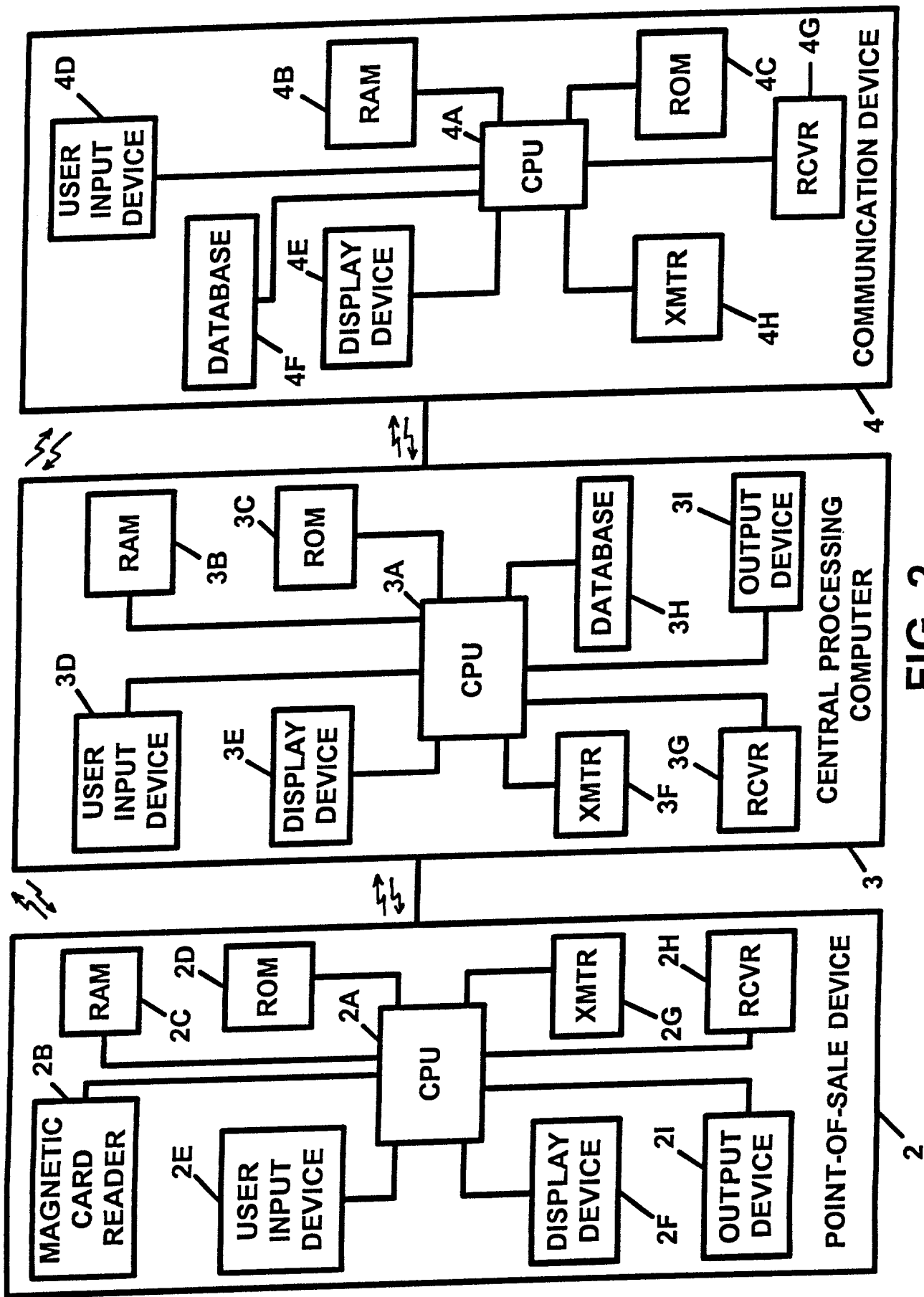


FIG. 2

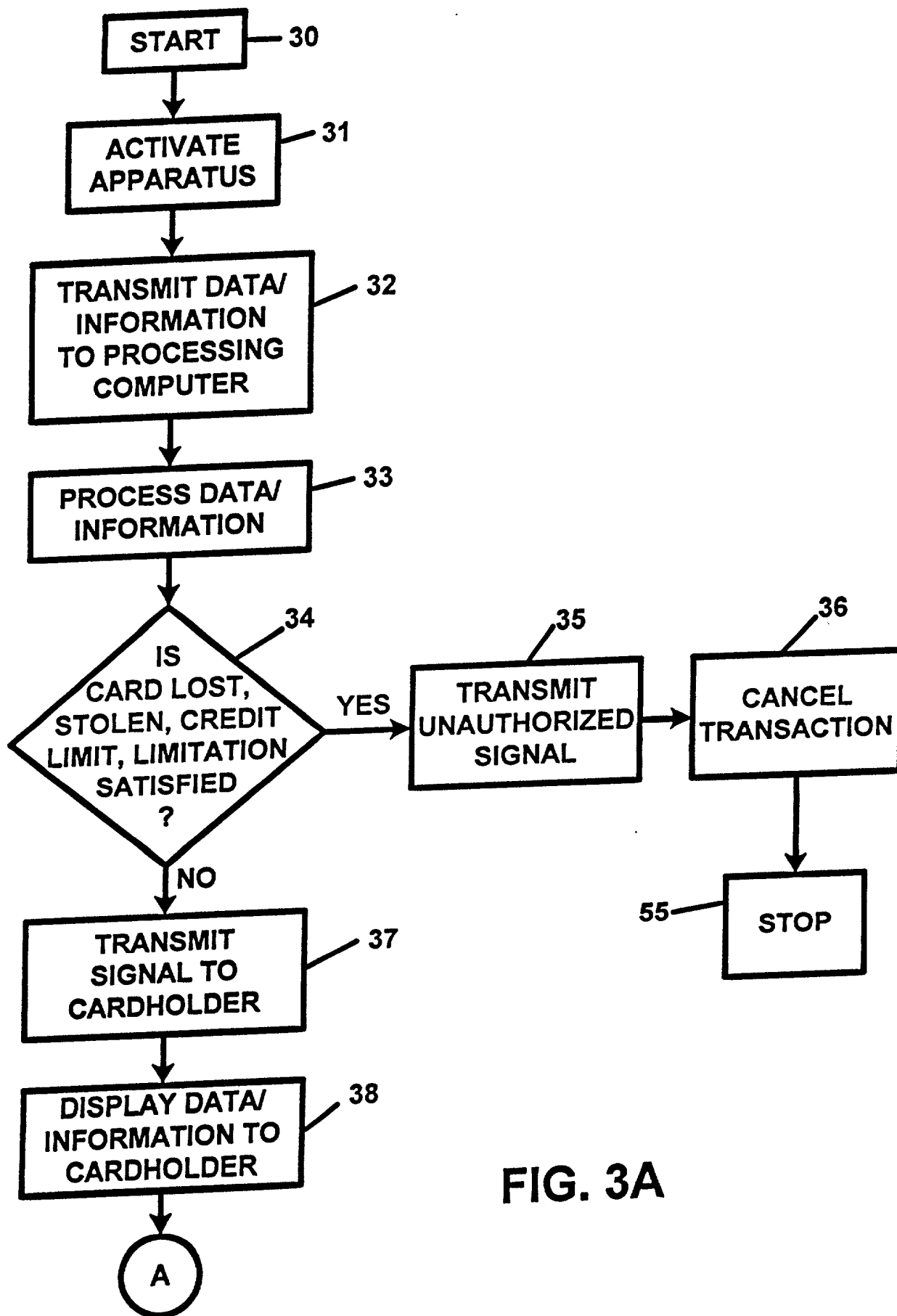


FIG. 3A

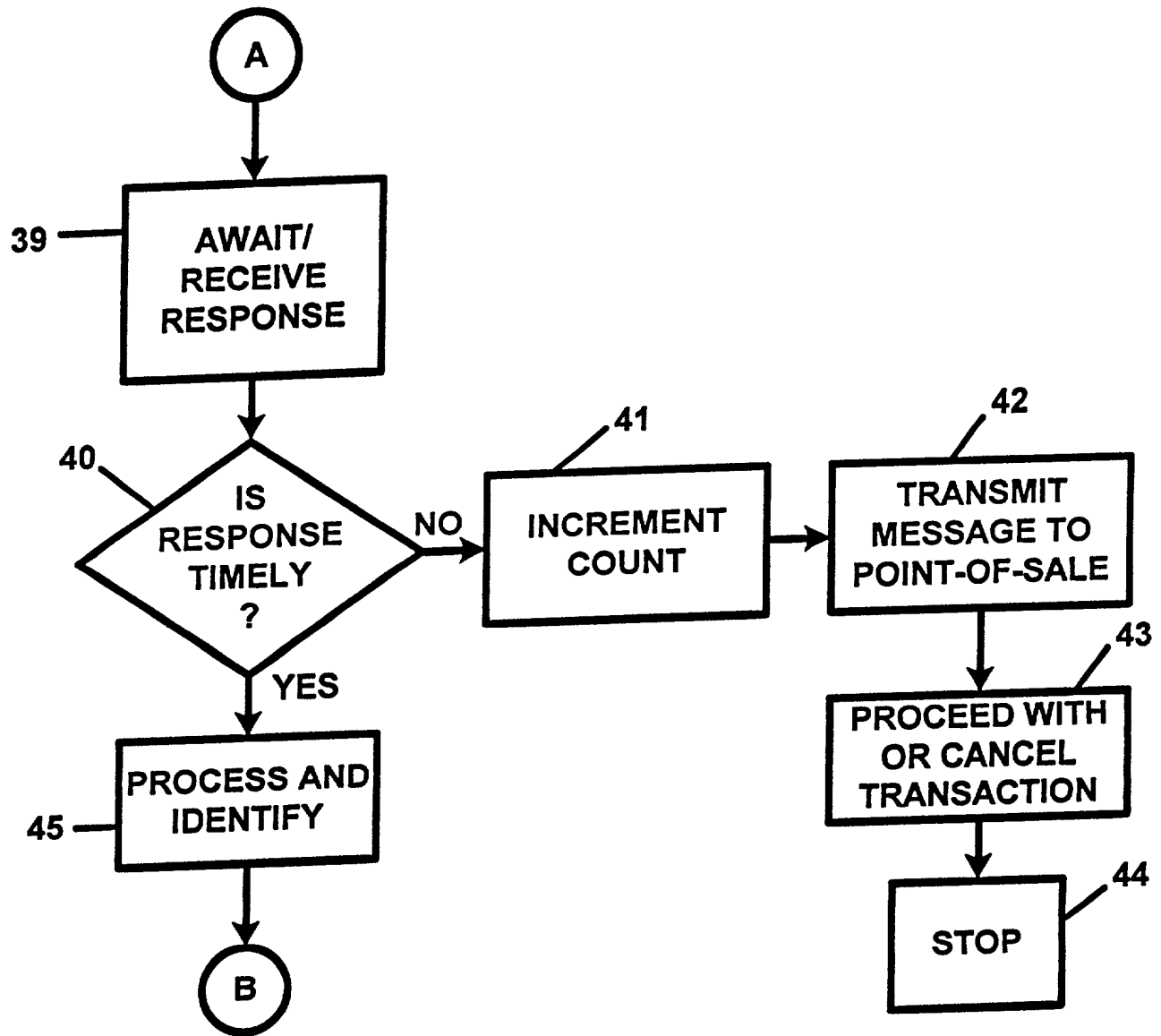


FIG. 3B

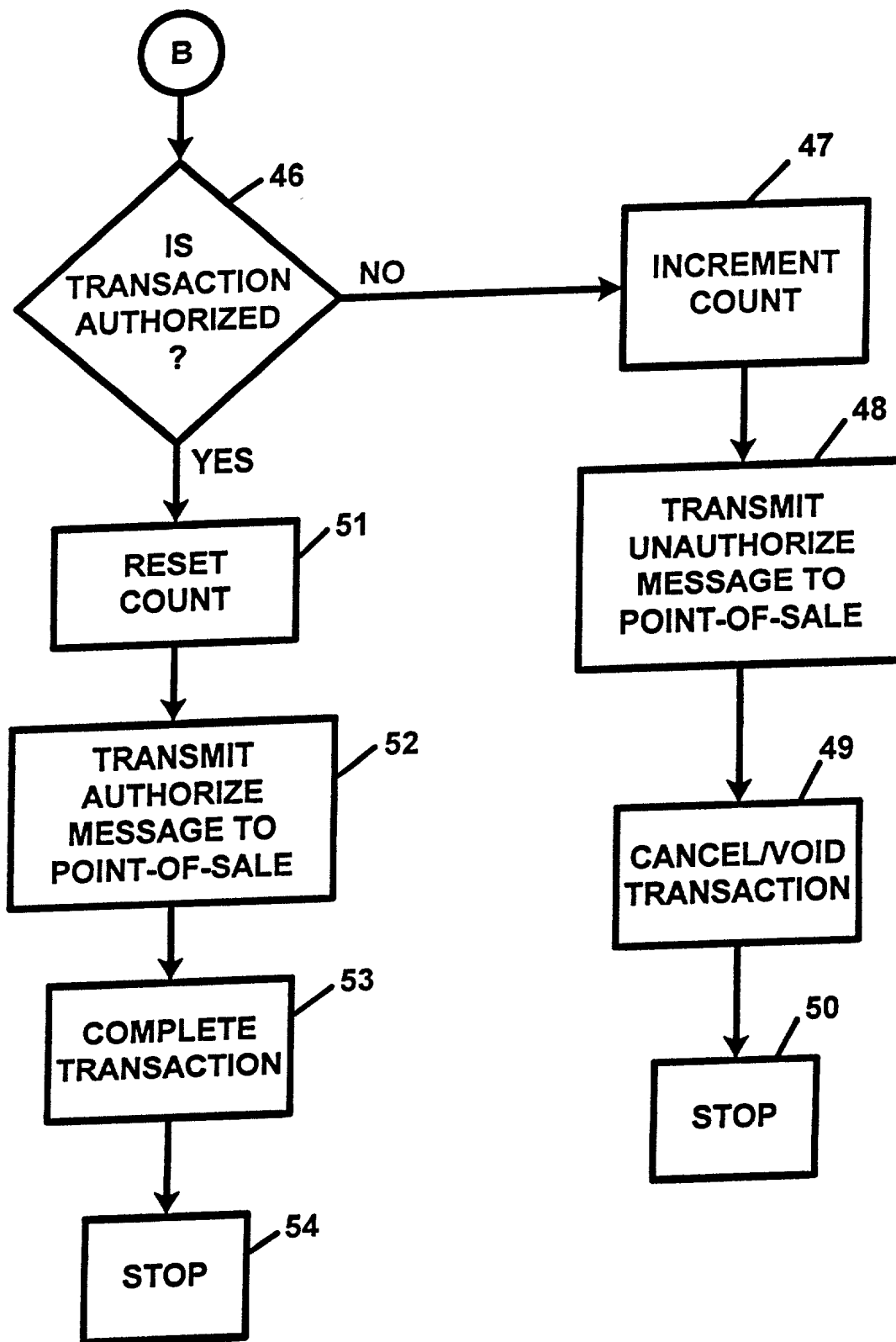


FIG. 3C

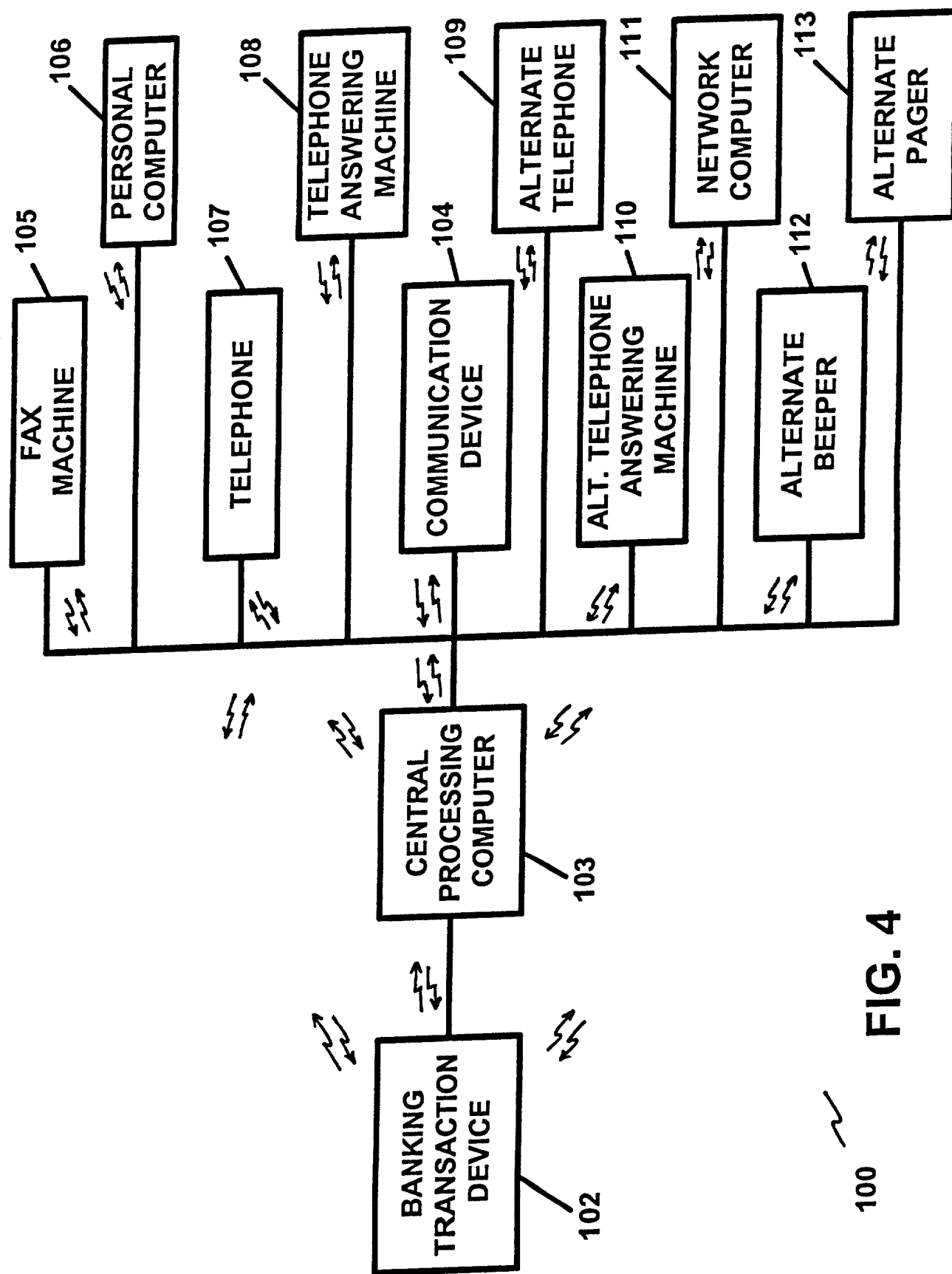


FIG. 4

100

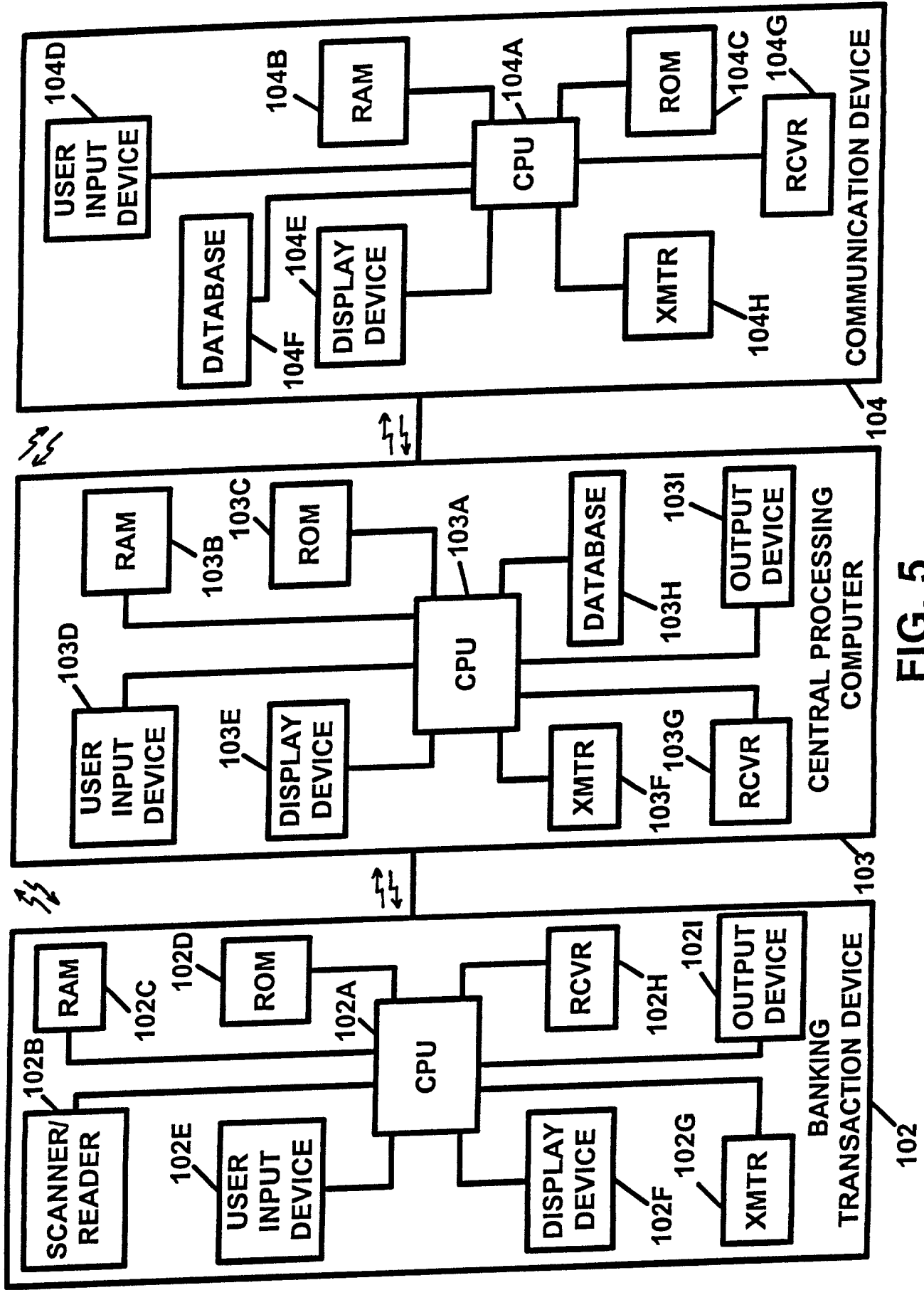


FIG. 5

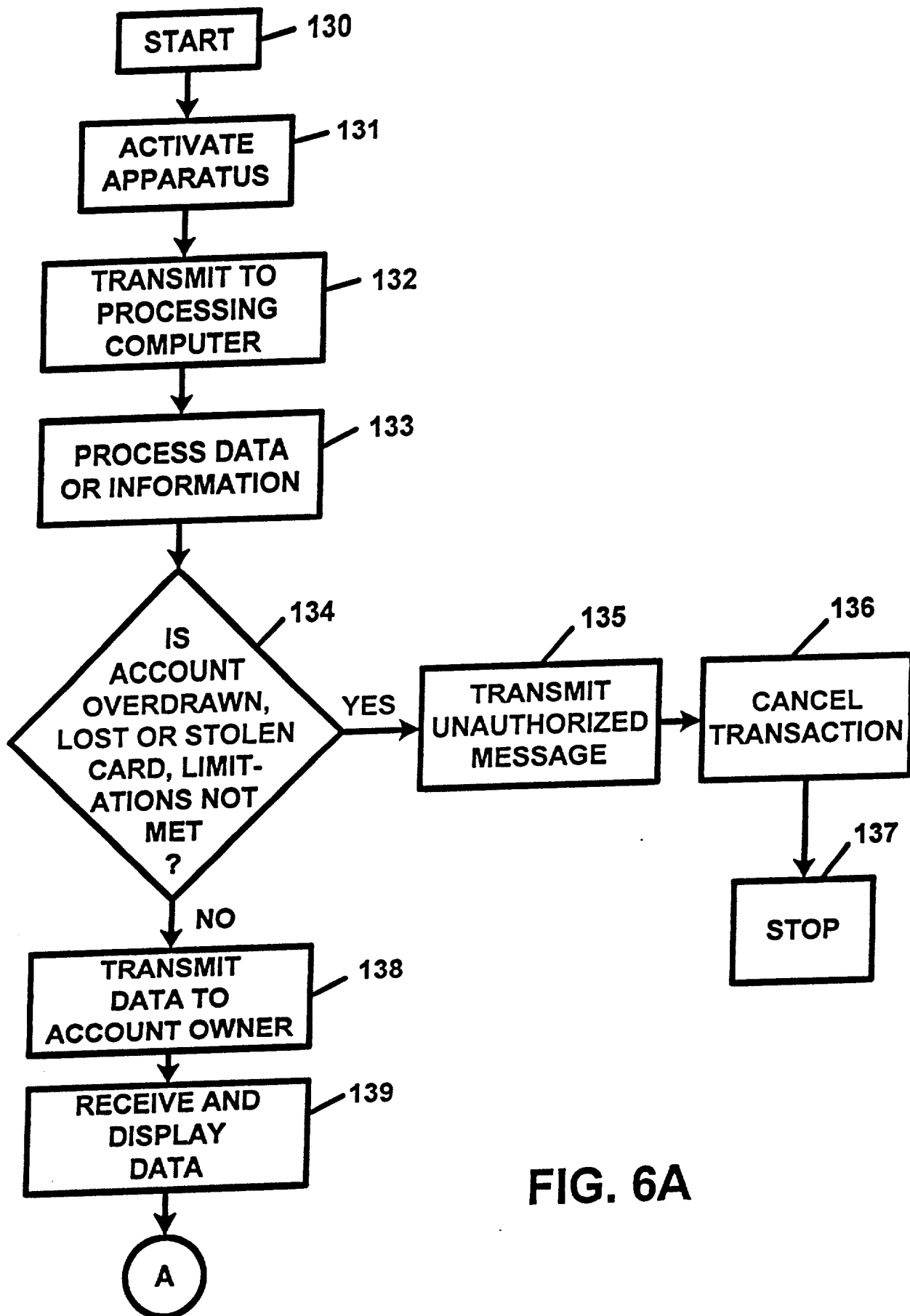


FIG. 6A


```

graph TD
    A((A)) --> 140[AWAIT/  
RECEIVE  
RESPONSE]
    140 --> 141{IS  
RESPONSE  
TIMELY  
?}
    141 -- NO --> 142[INCREMENT  
COUNT]
    142 --> 143[TRANSMIT  
UNAUTHORIZATION  
MESSAGE]
    143 --> 144[CANCEL,  
CONSUMMATE  
TRANSACTION OR  
OBTAIN INFORMATION]
    144 --> 145[STOP]
    141 -- YES --> 146[PROCESS AND  
IDENTIFY THE  
RESPONSE]
    146 --> B((B))
  
```

FIG. 6B

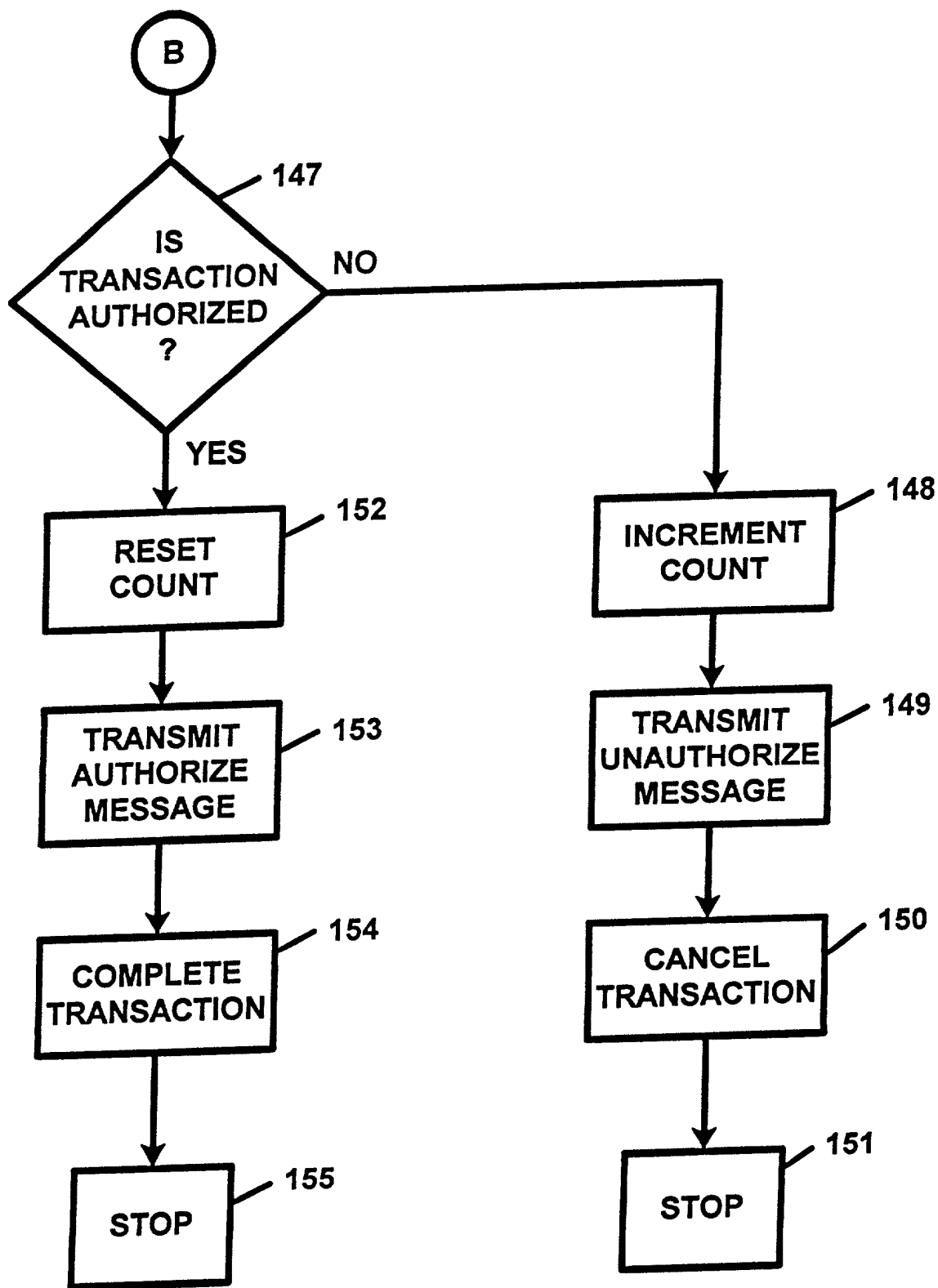


FIG. 6C

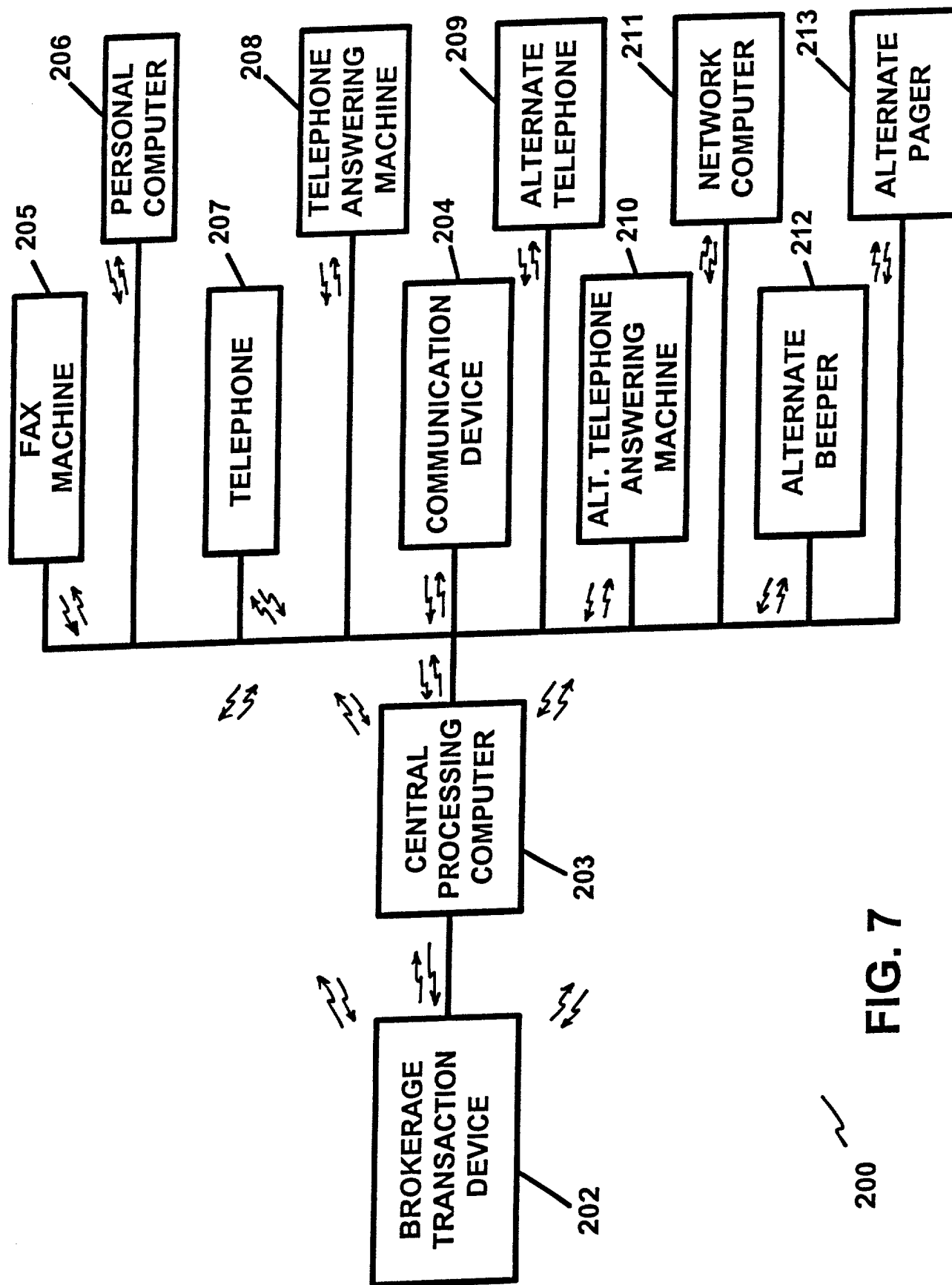
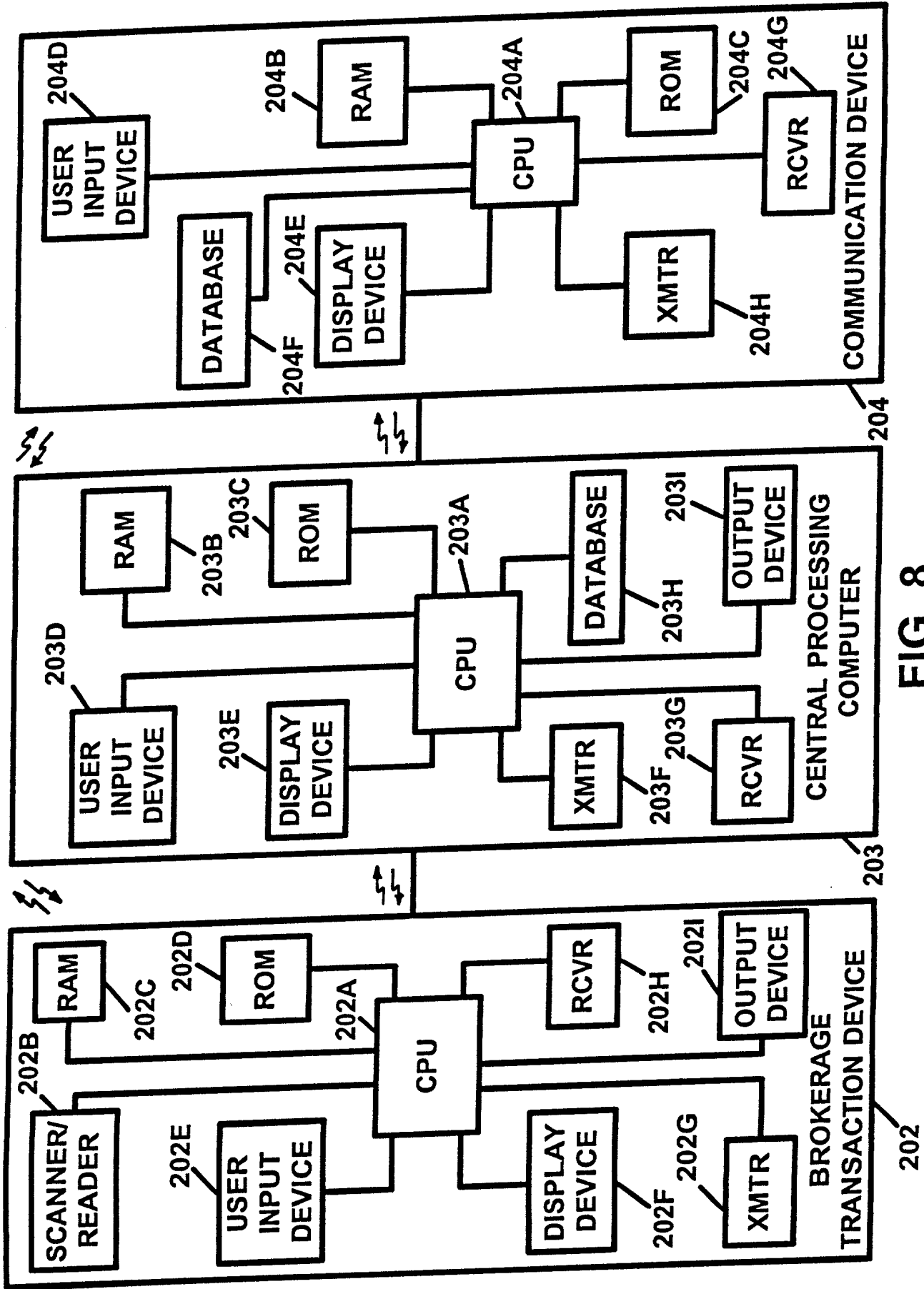


FIG. 7



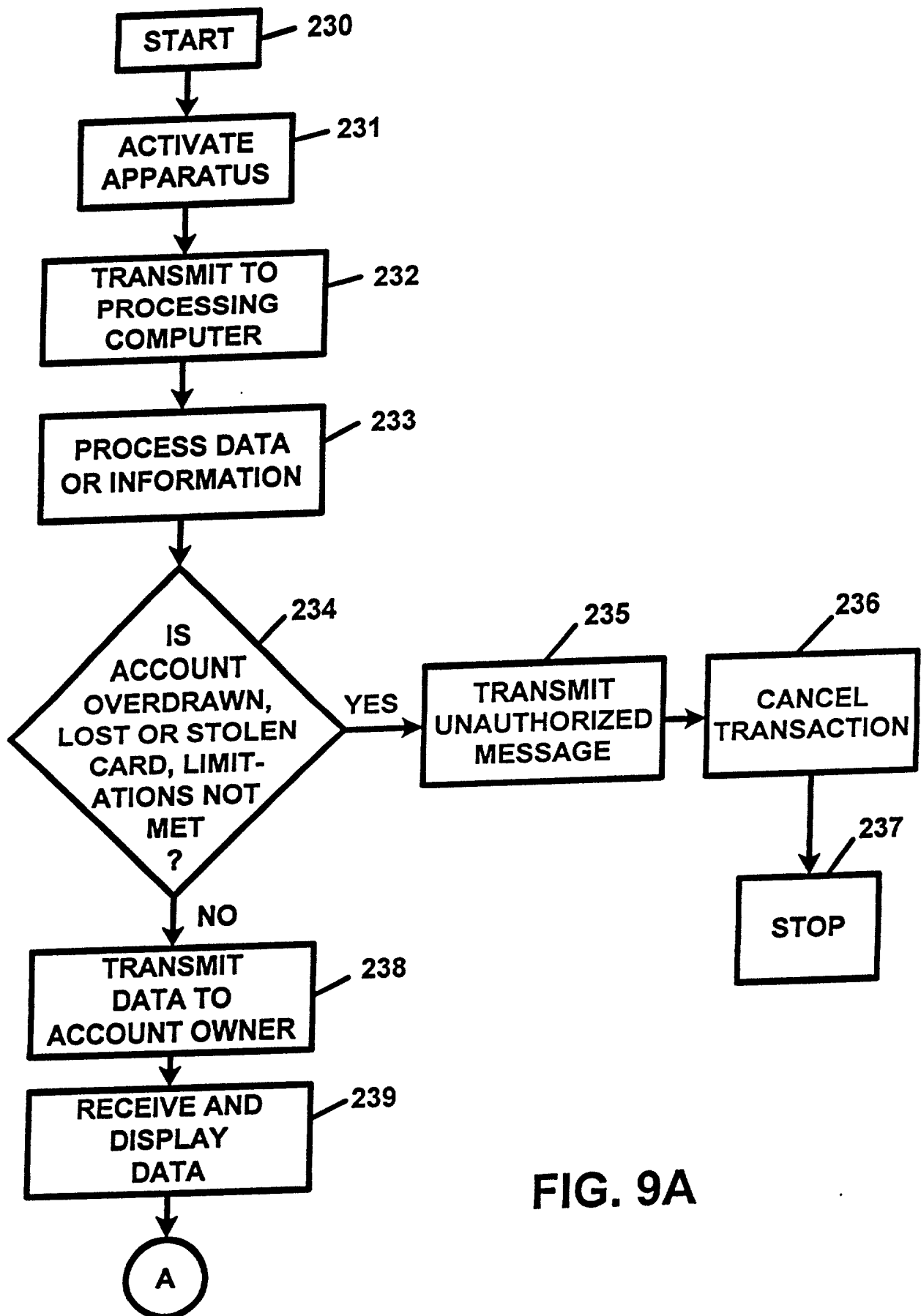


FIG. 9A

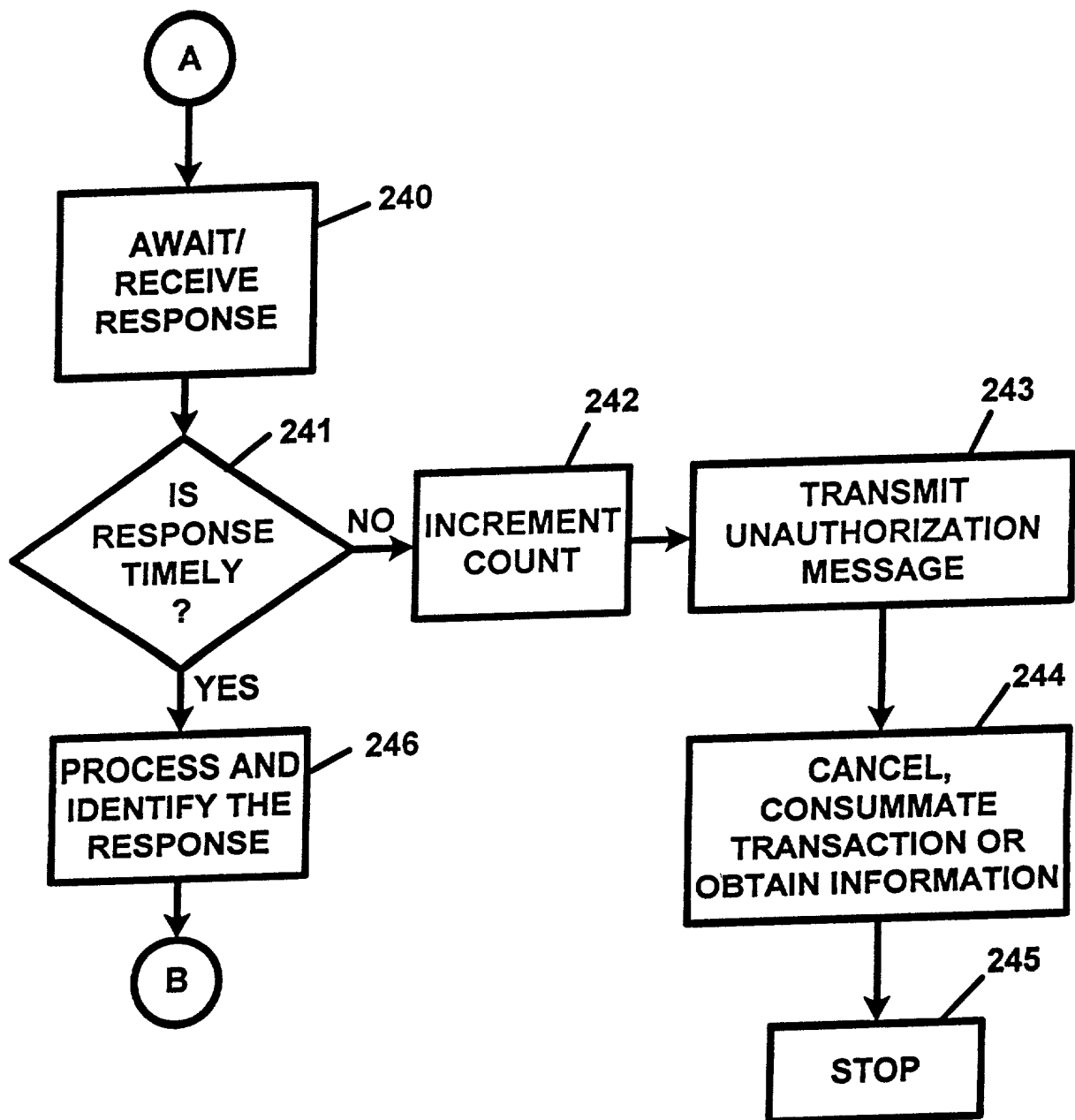


FIG. 9B

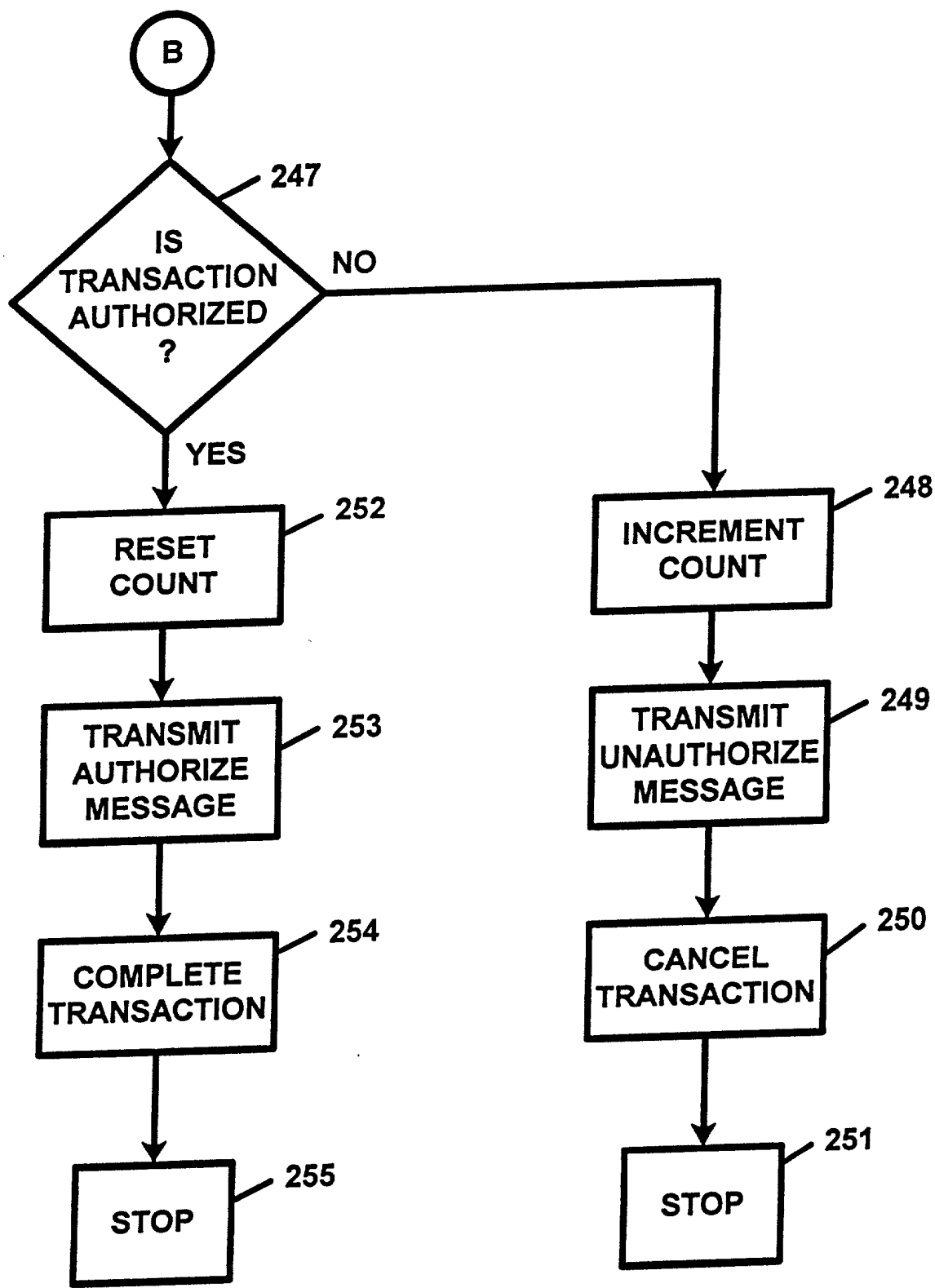


FIG. 9C

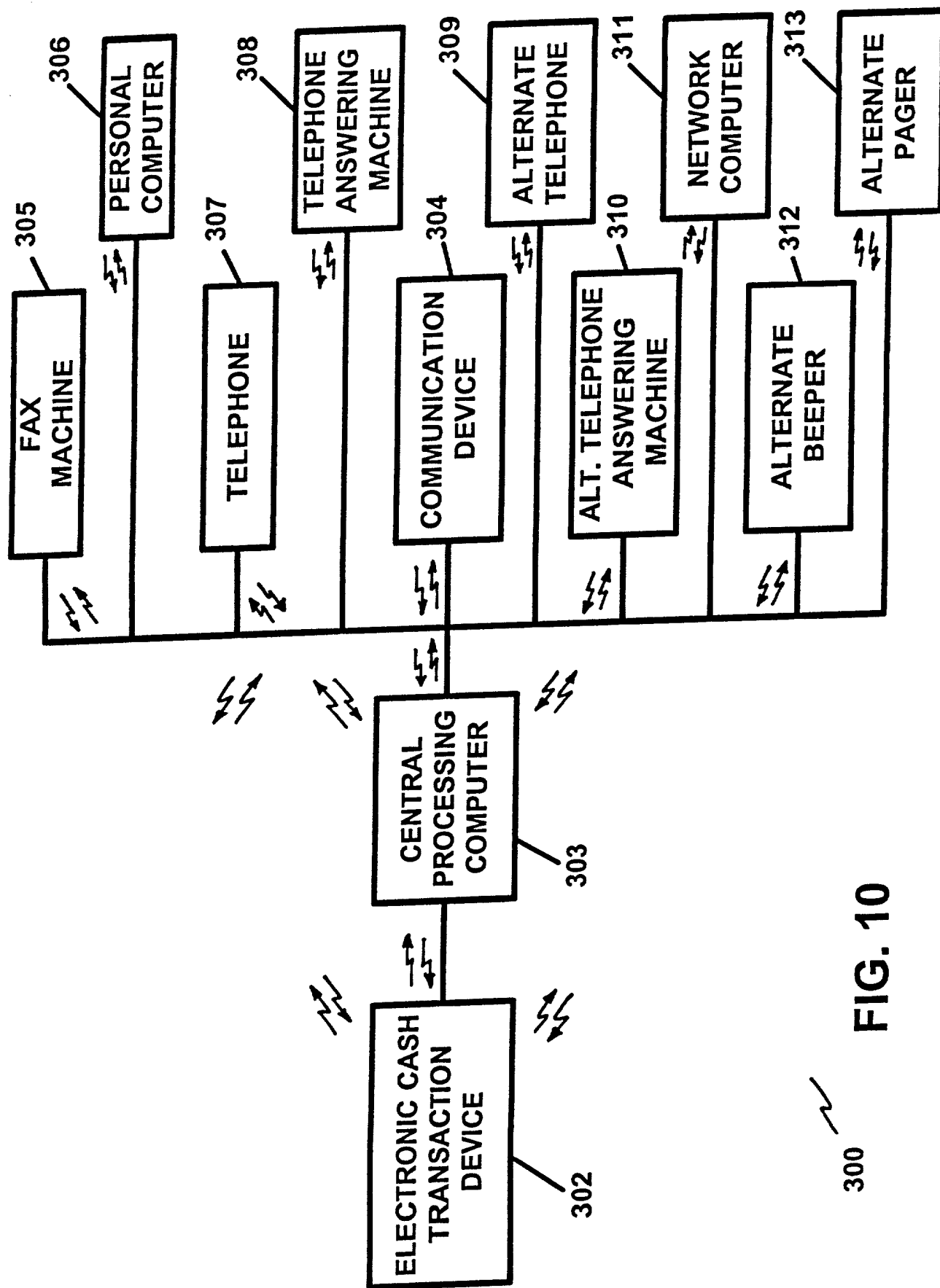


FIG. 10

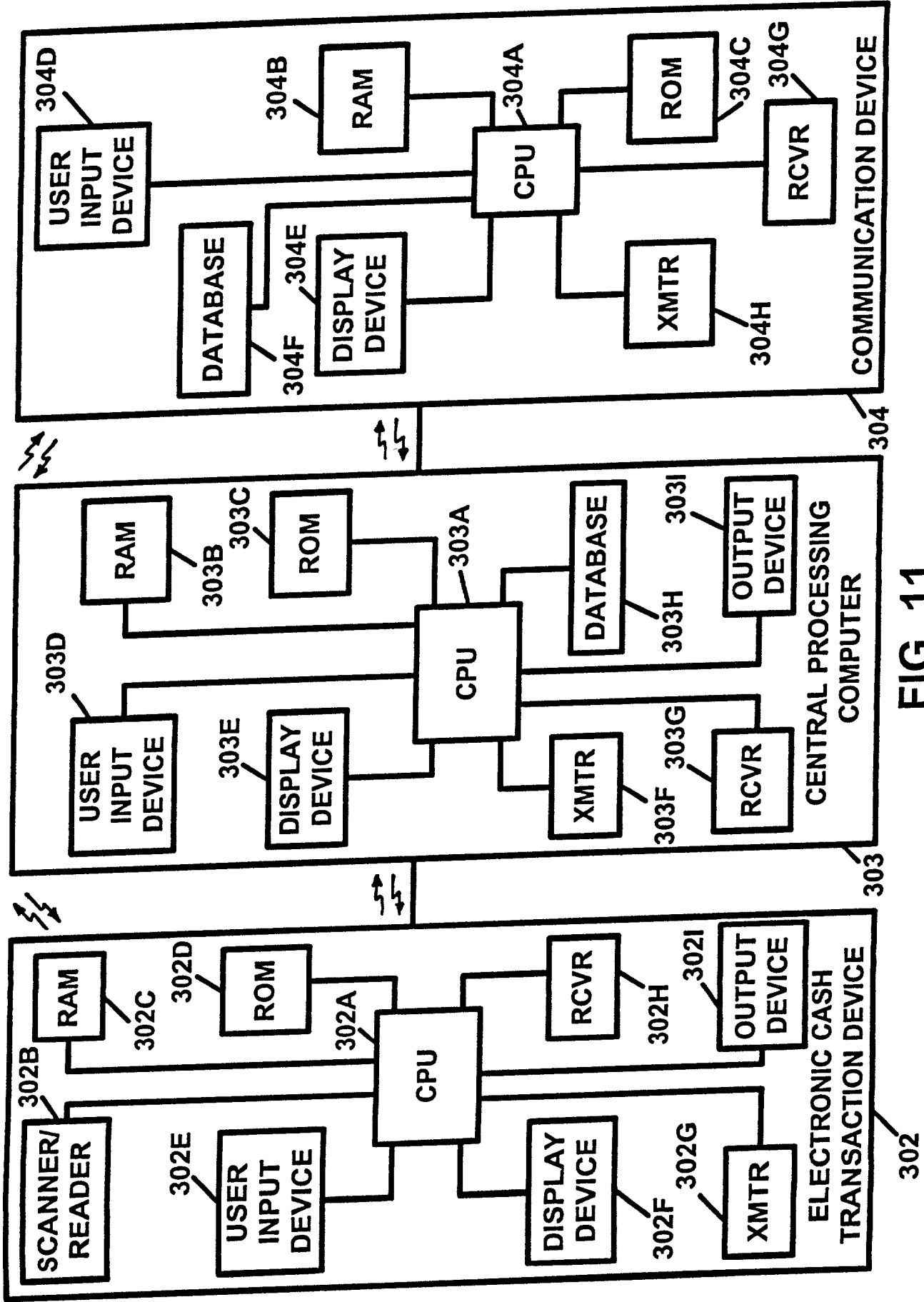


FIG. 11

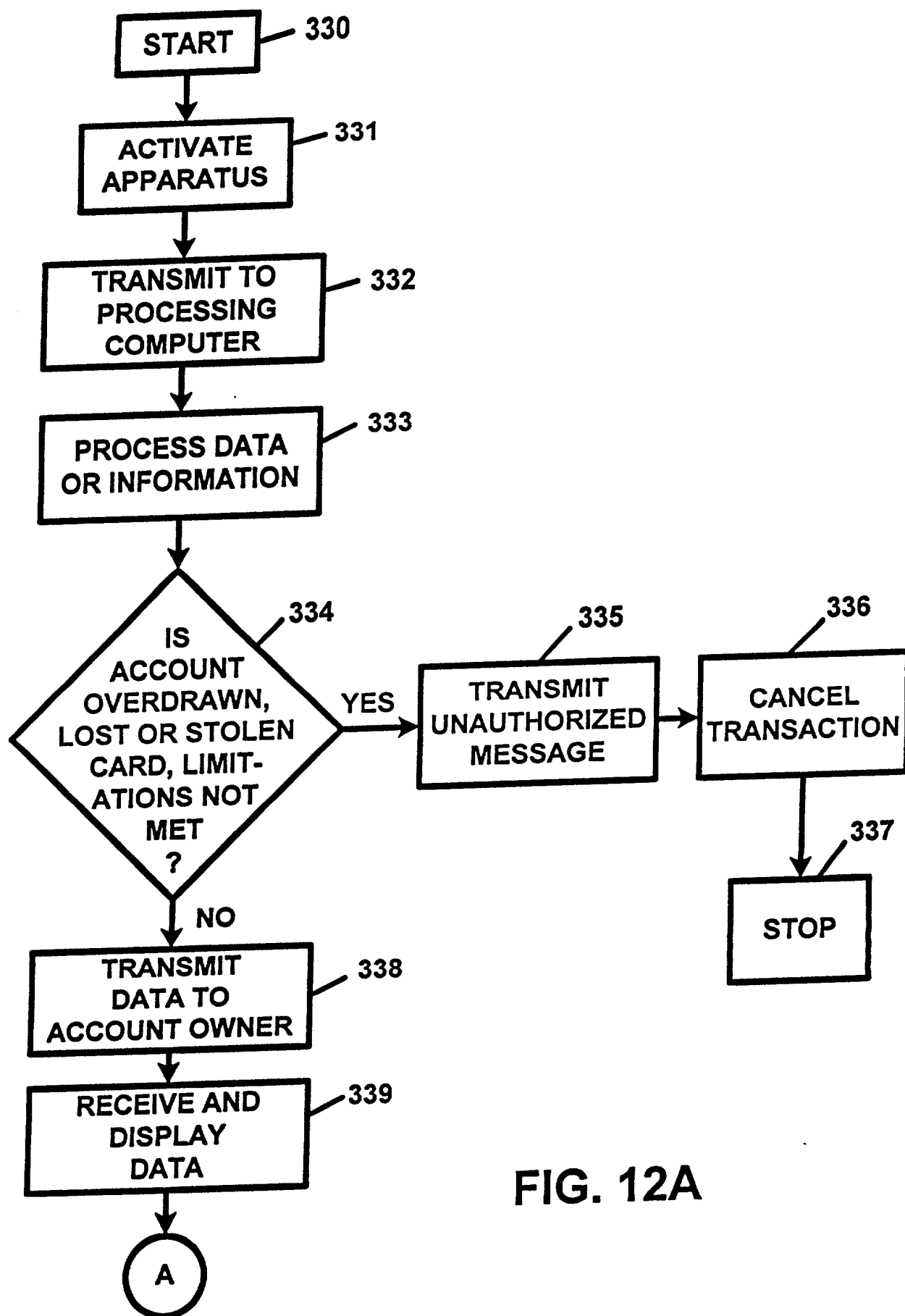


FIG. 12A

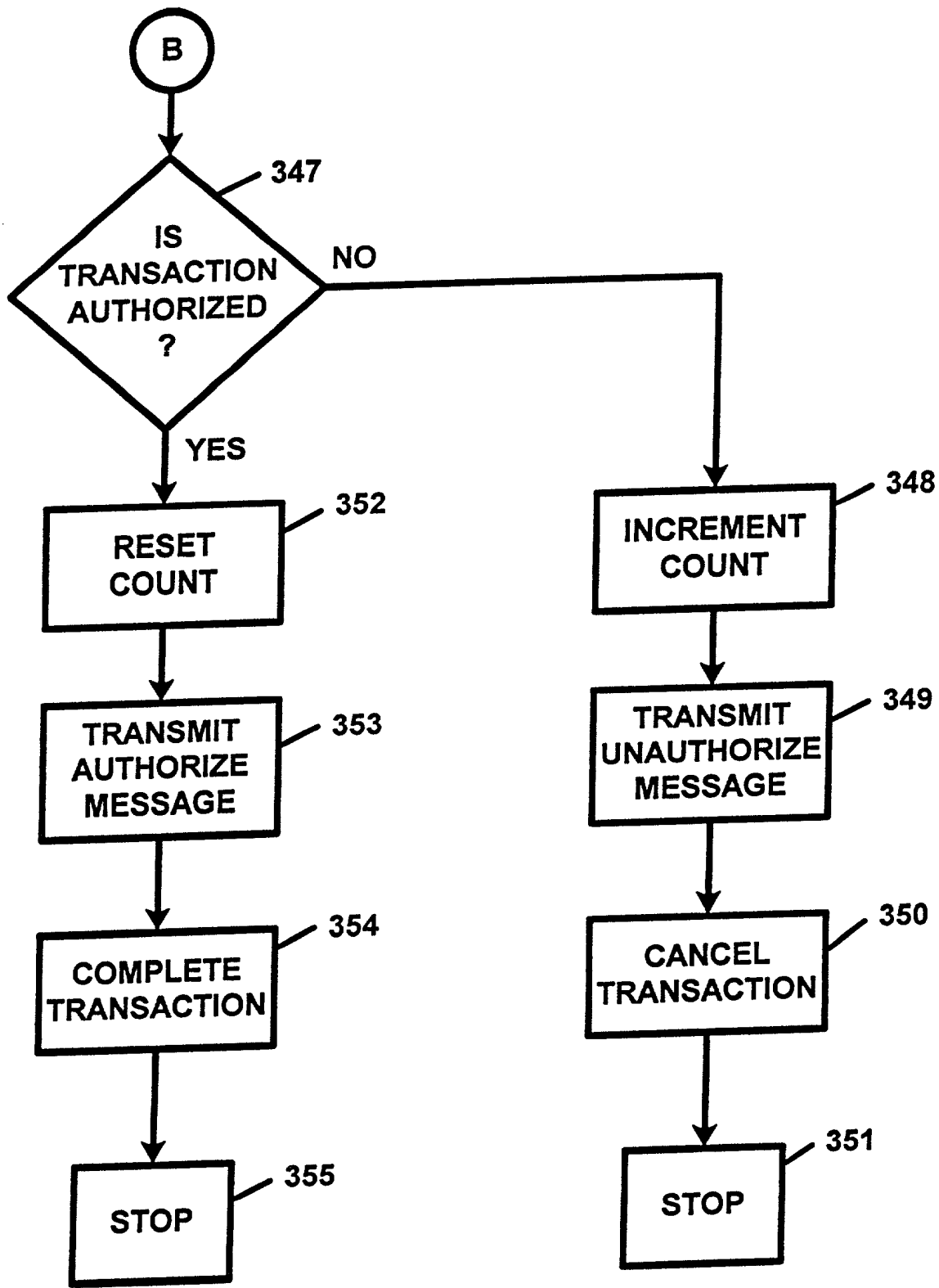


FIG. 12C

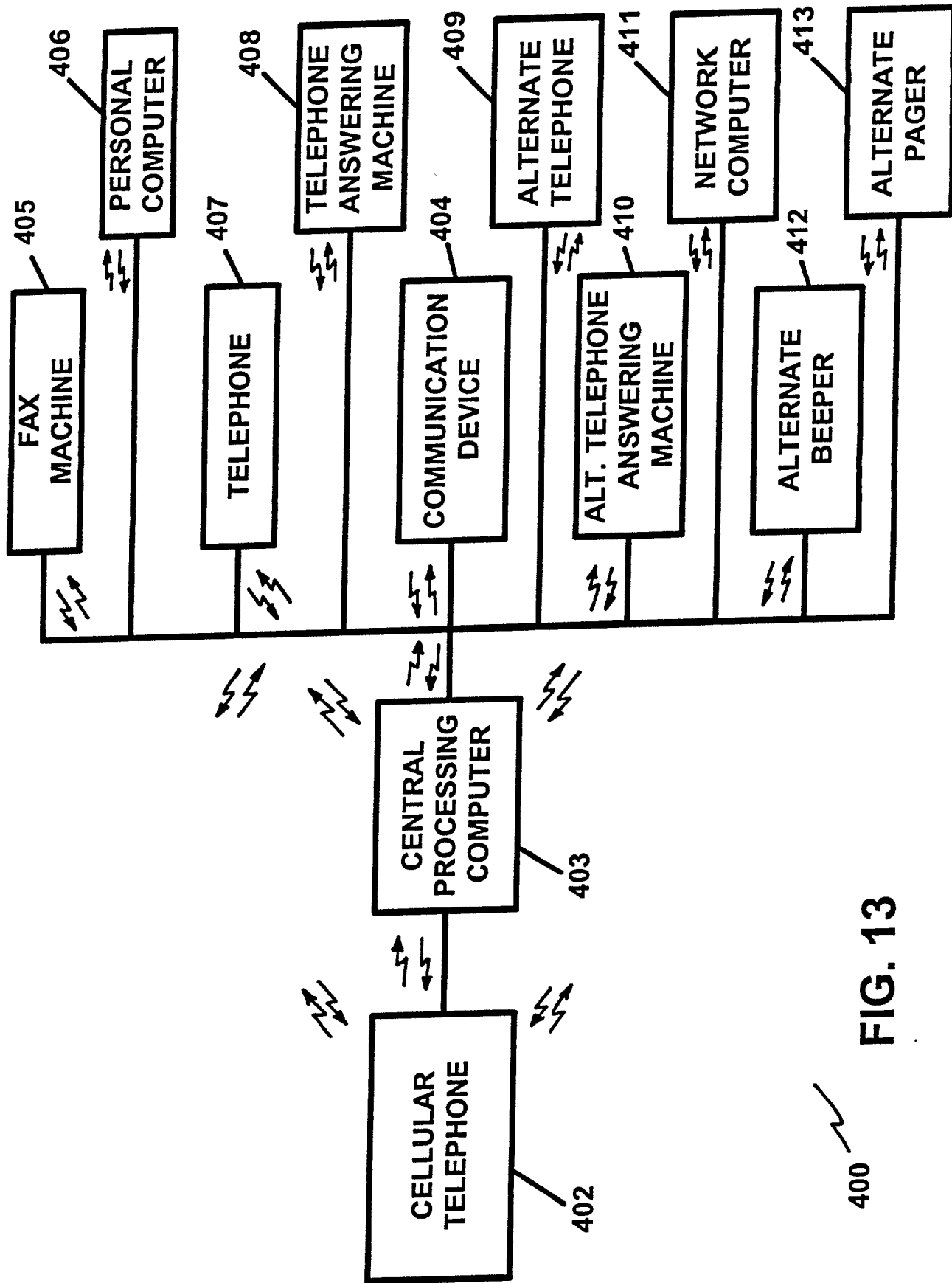


FIG. 13

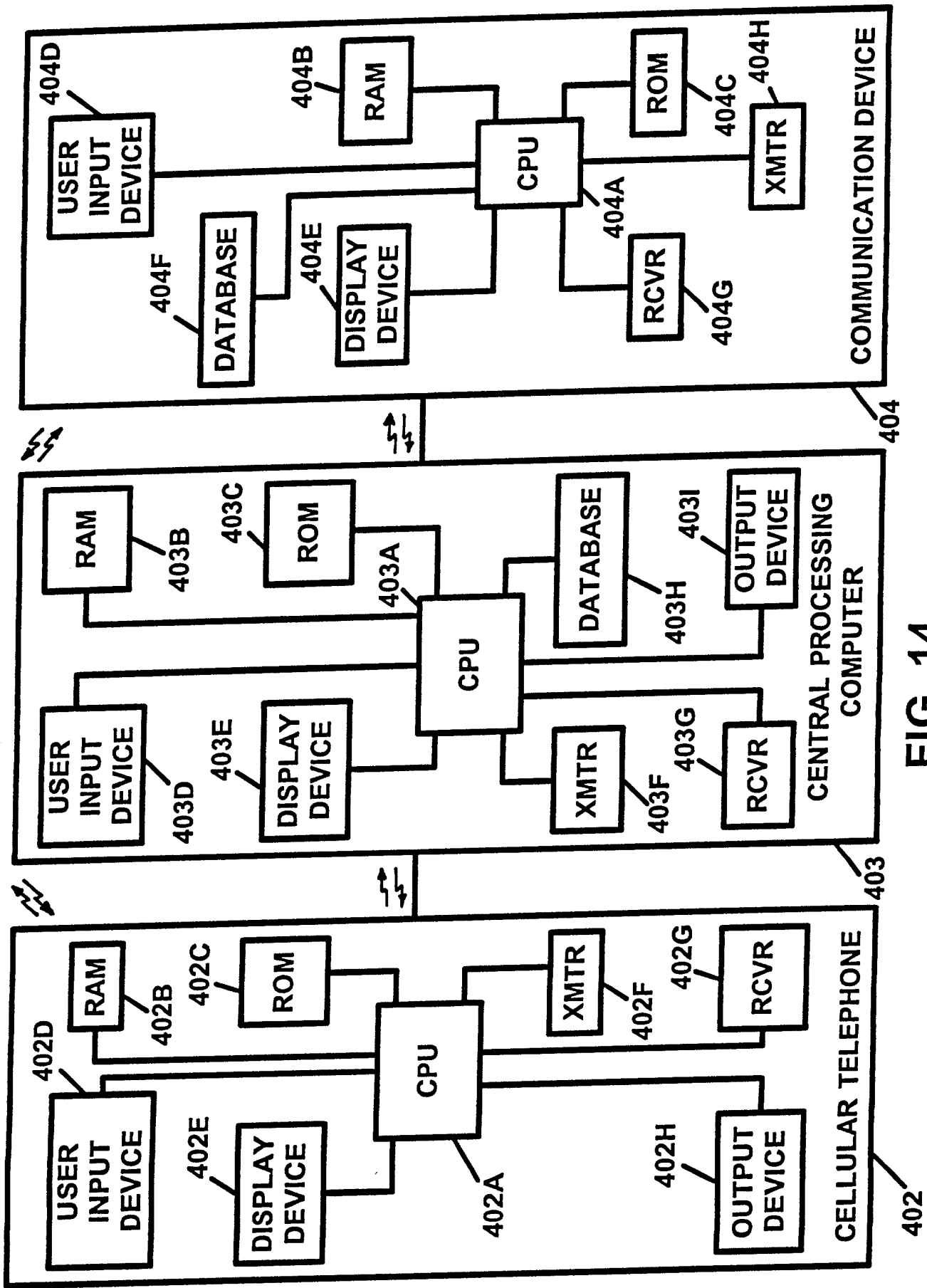
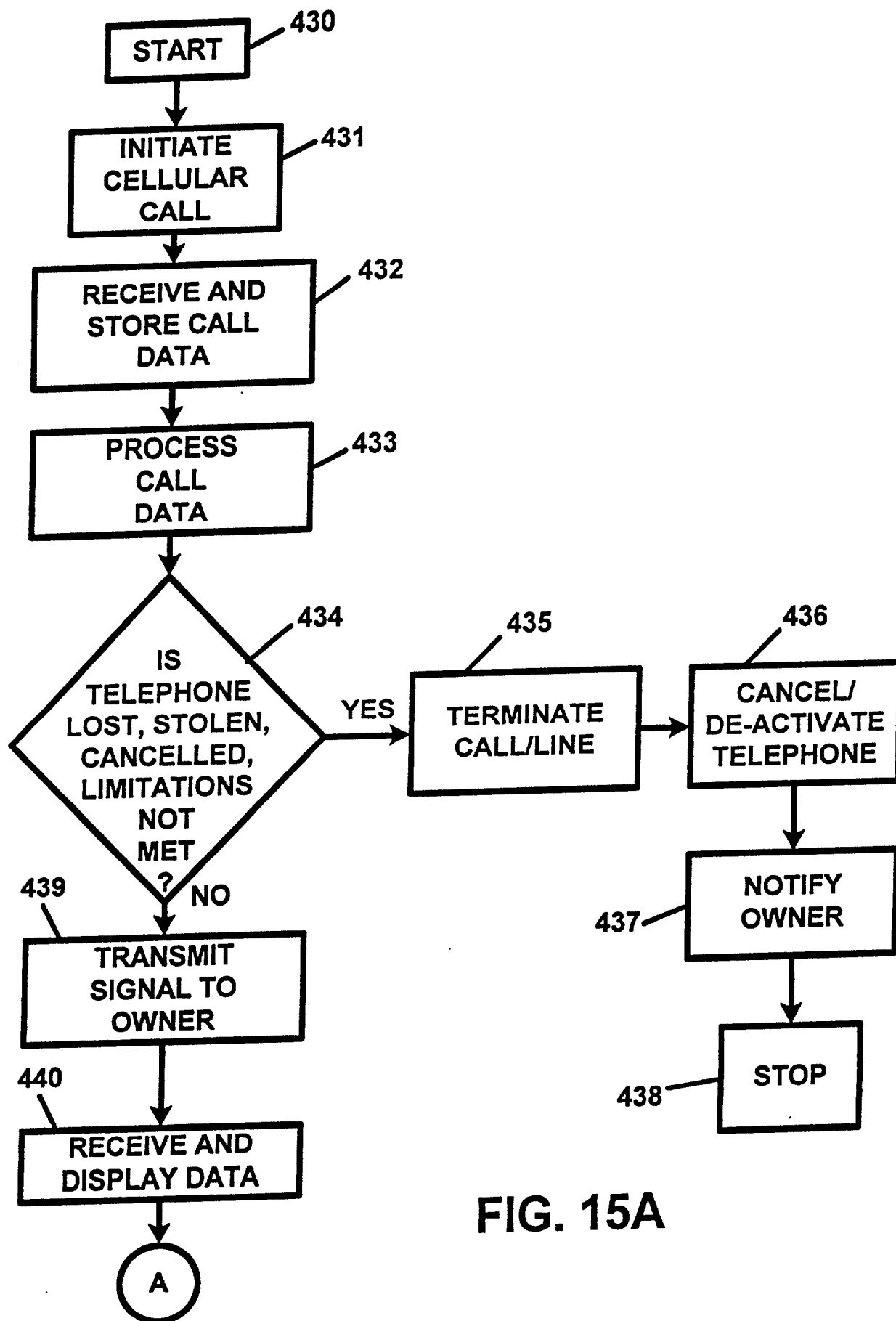
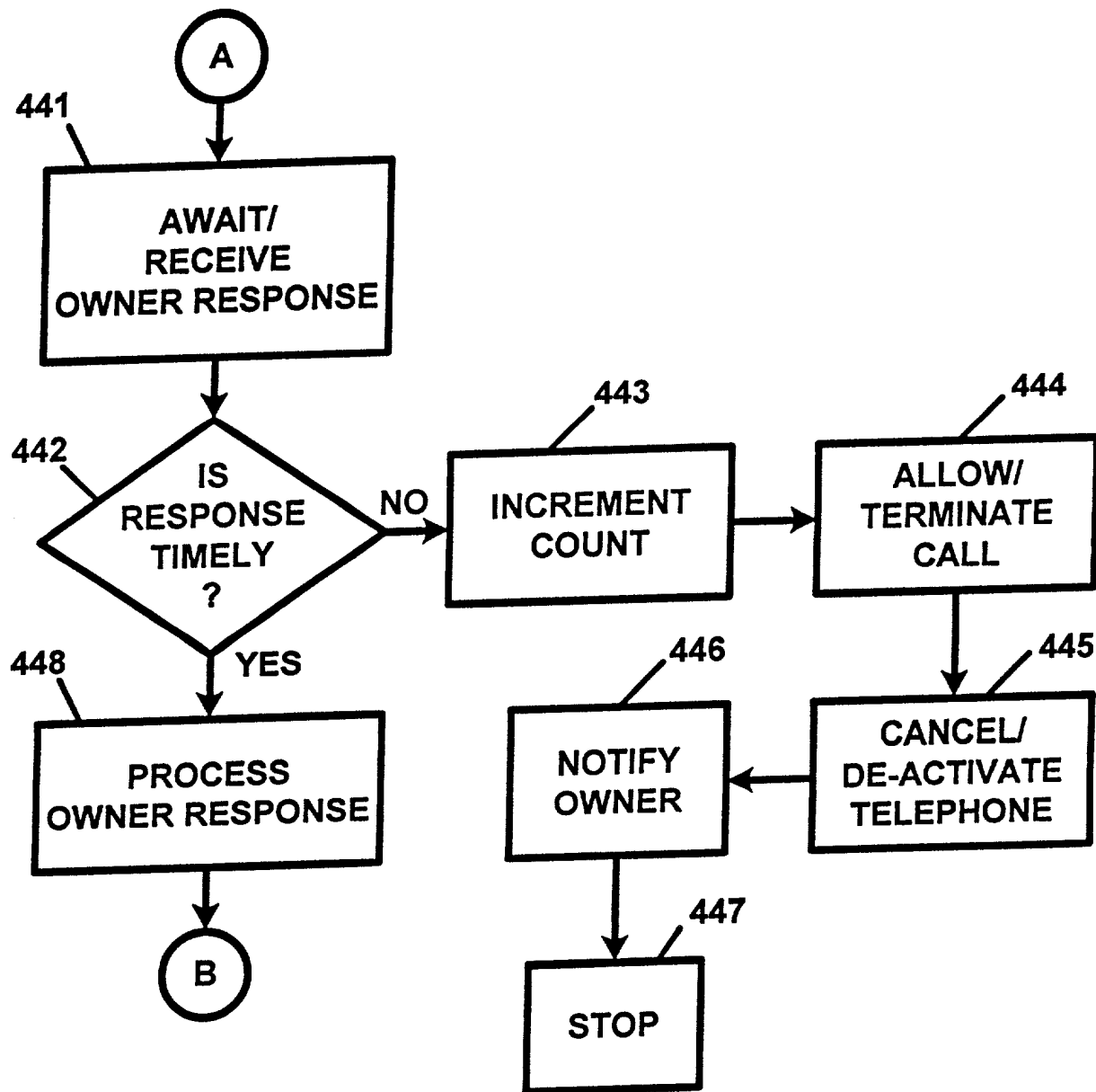


FIG. 14





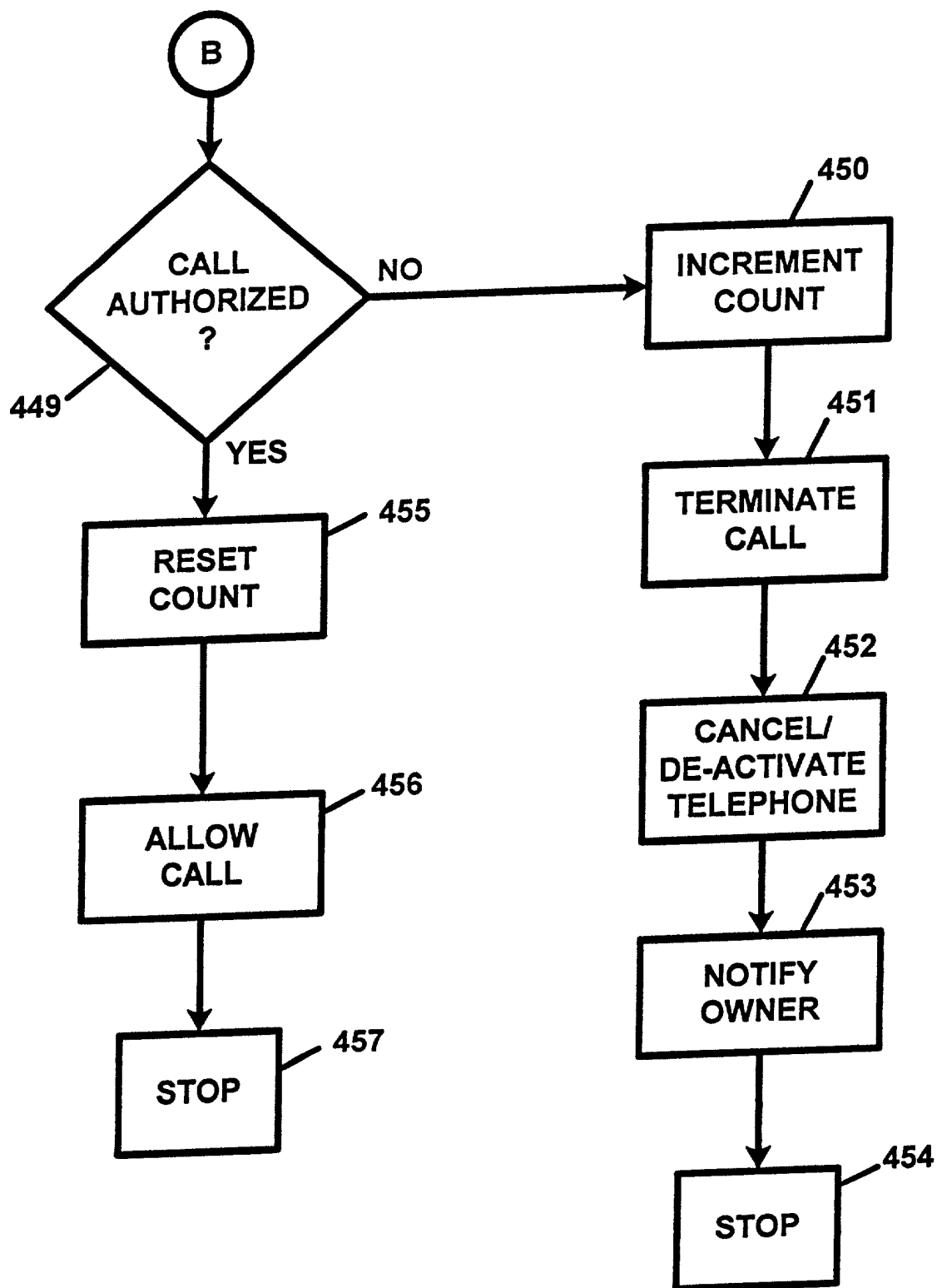


FIG. 15C

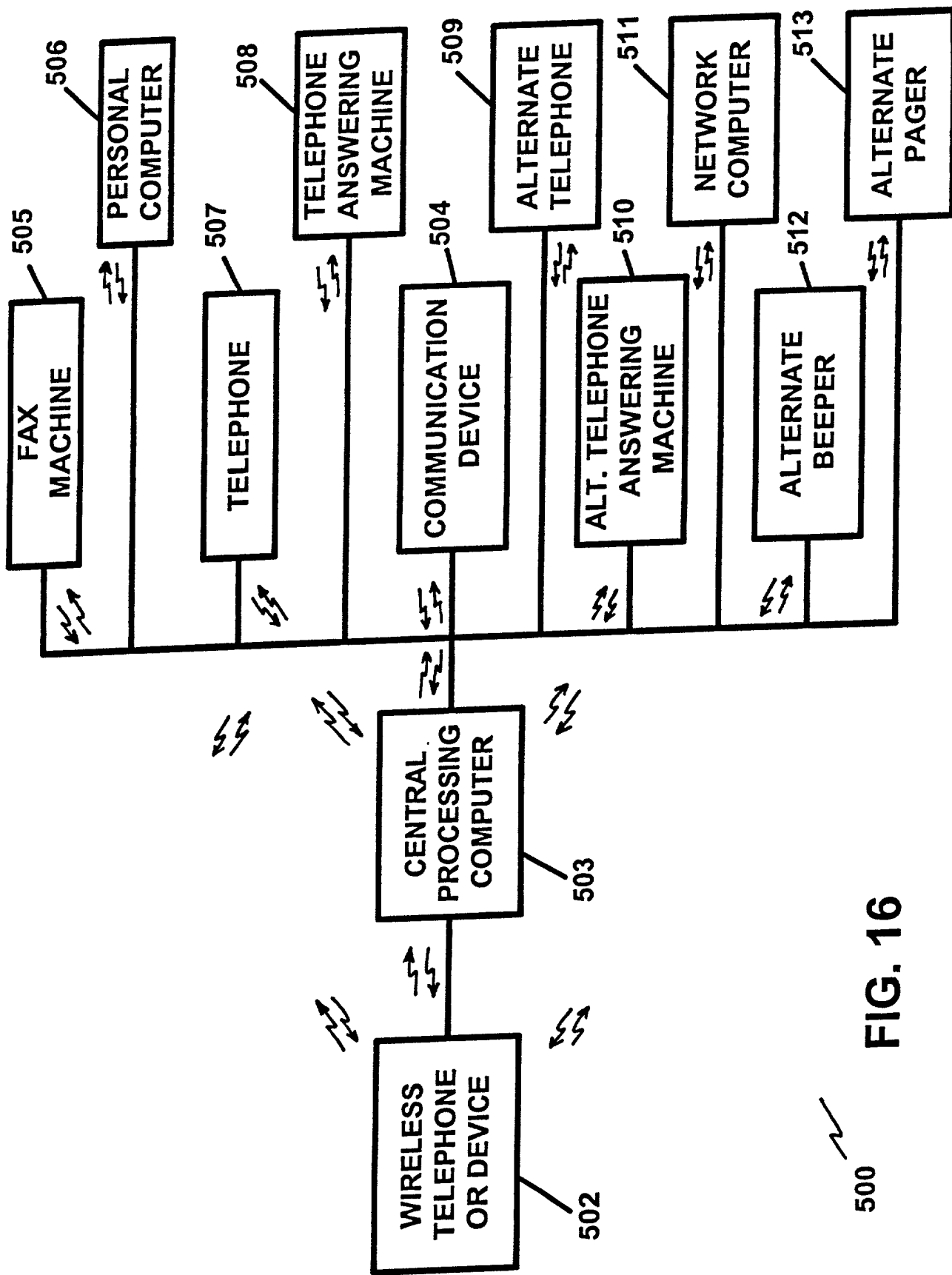


FIG. 16

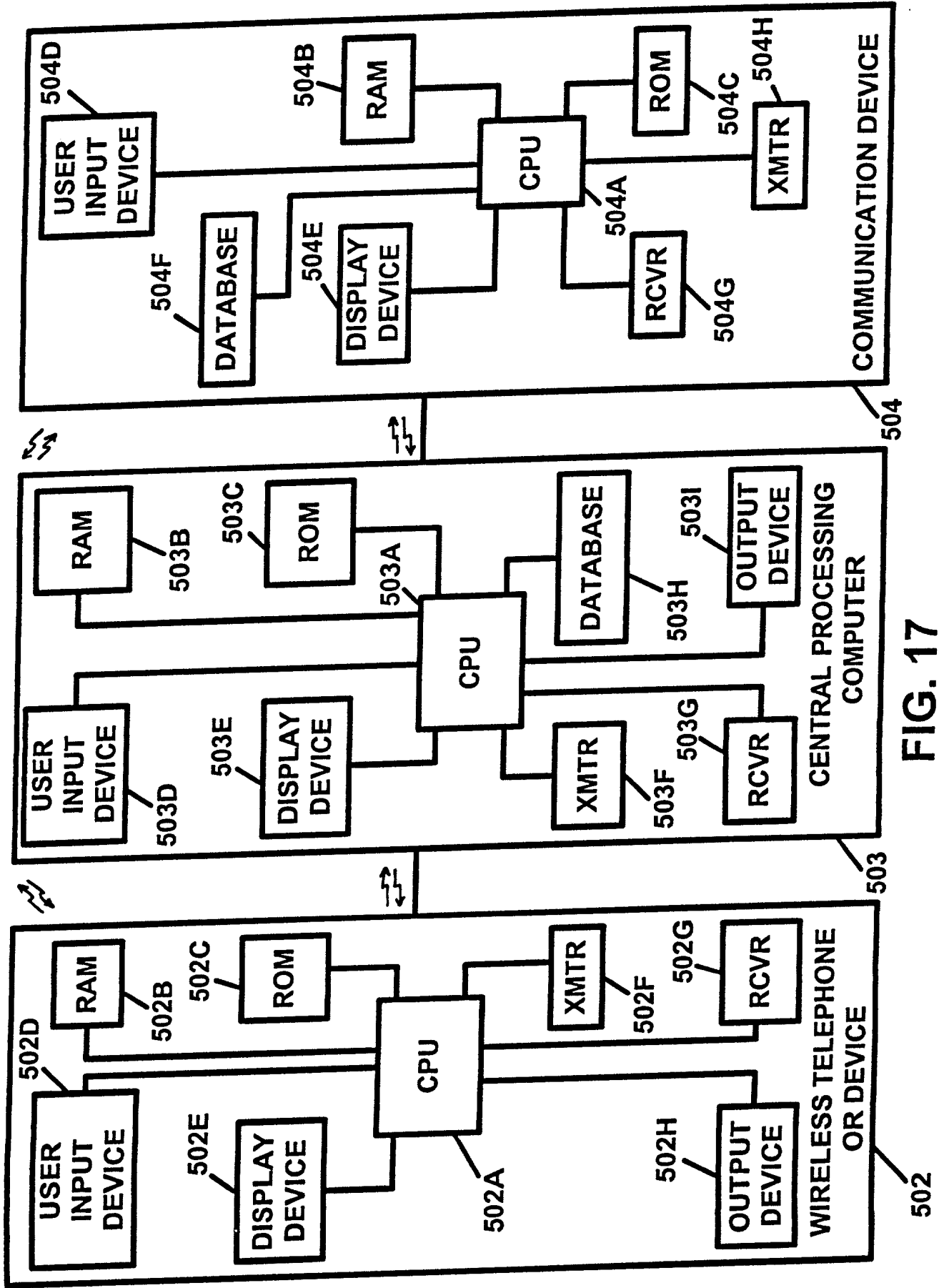


FIG. 17

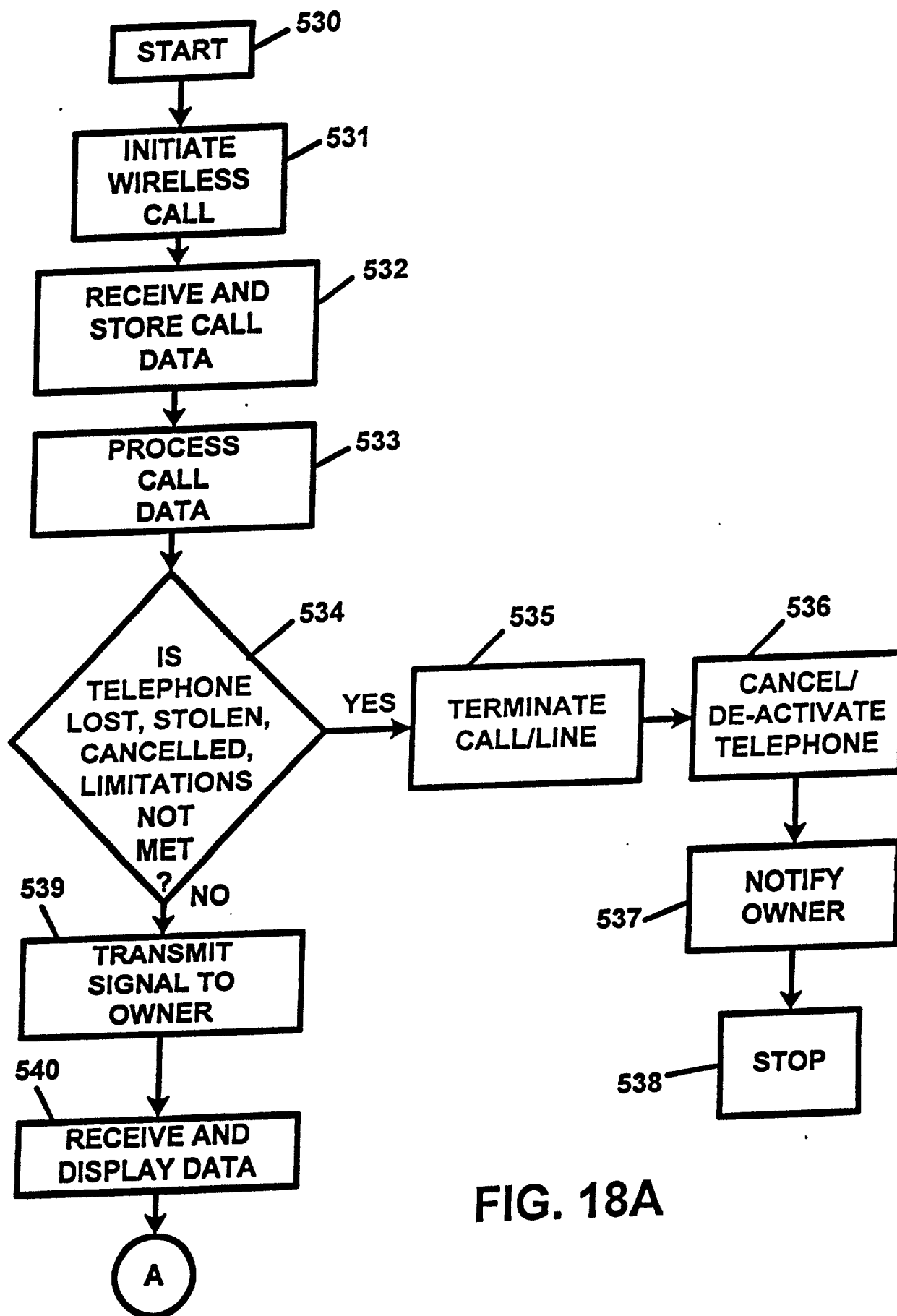


FIG. 18B

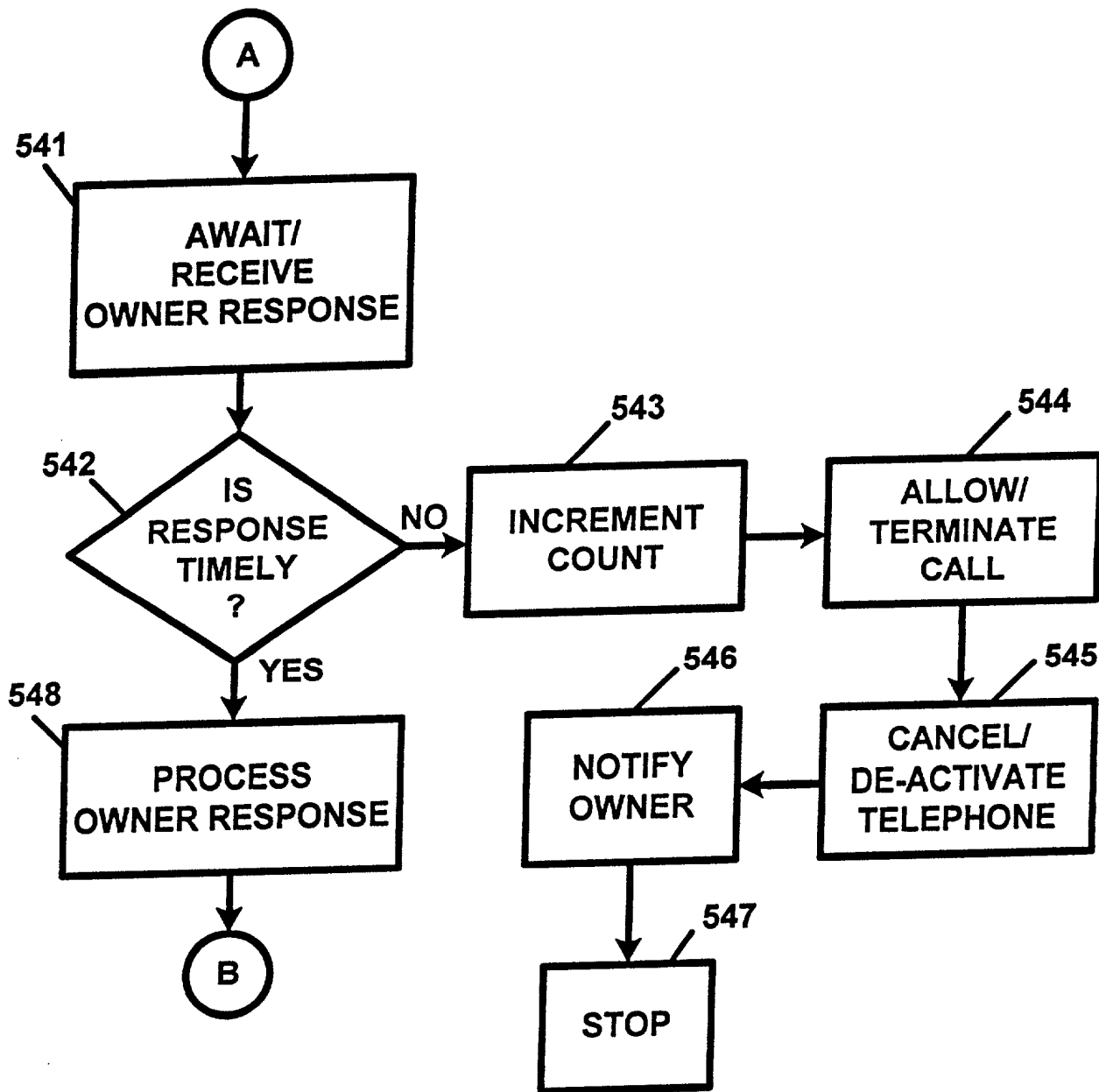


FIG. 18B

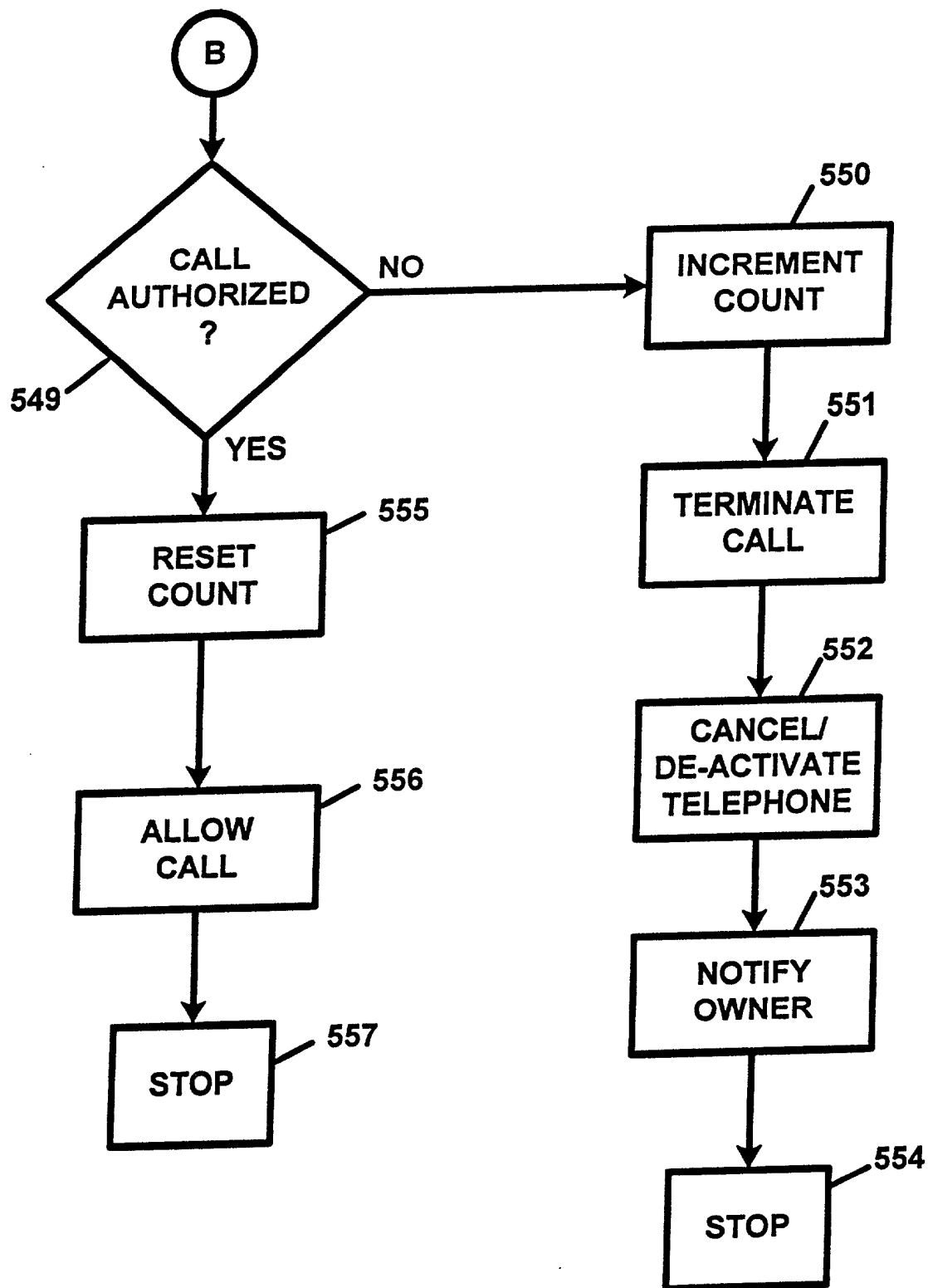


FIG. 18C

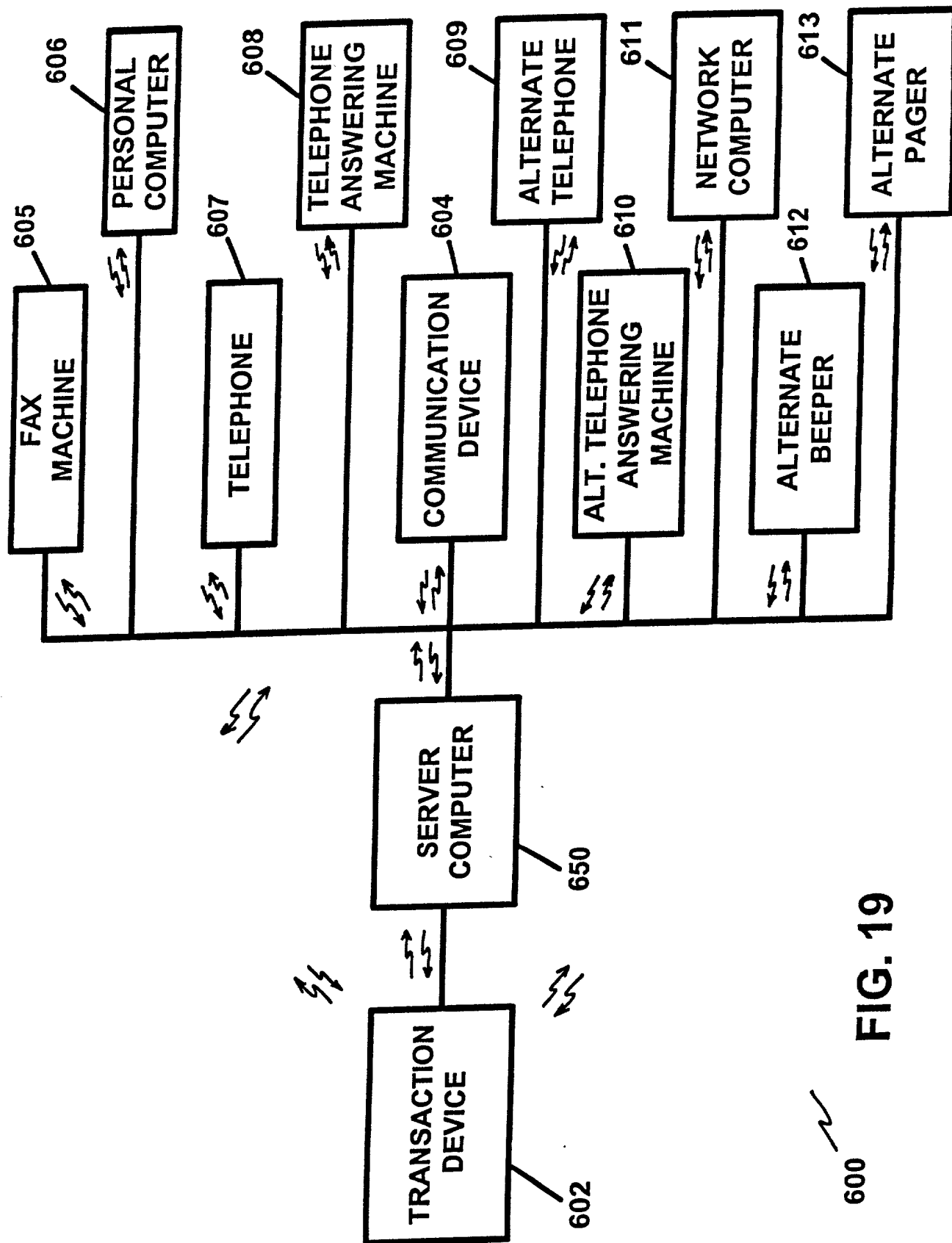


FIG. 19

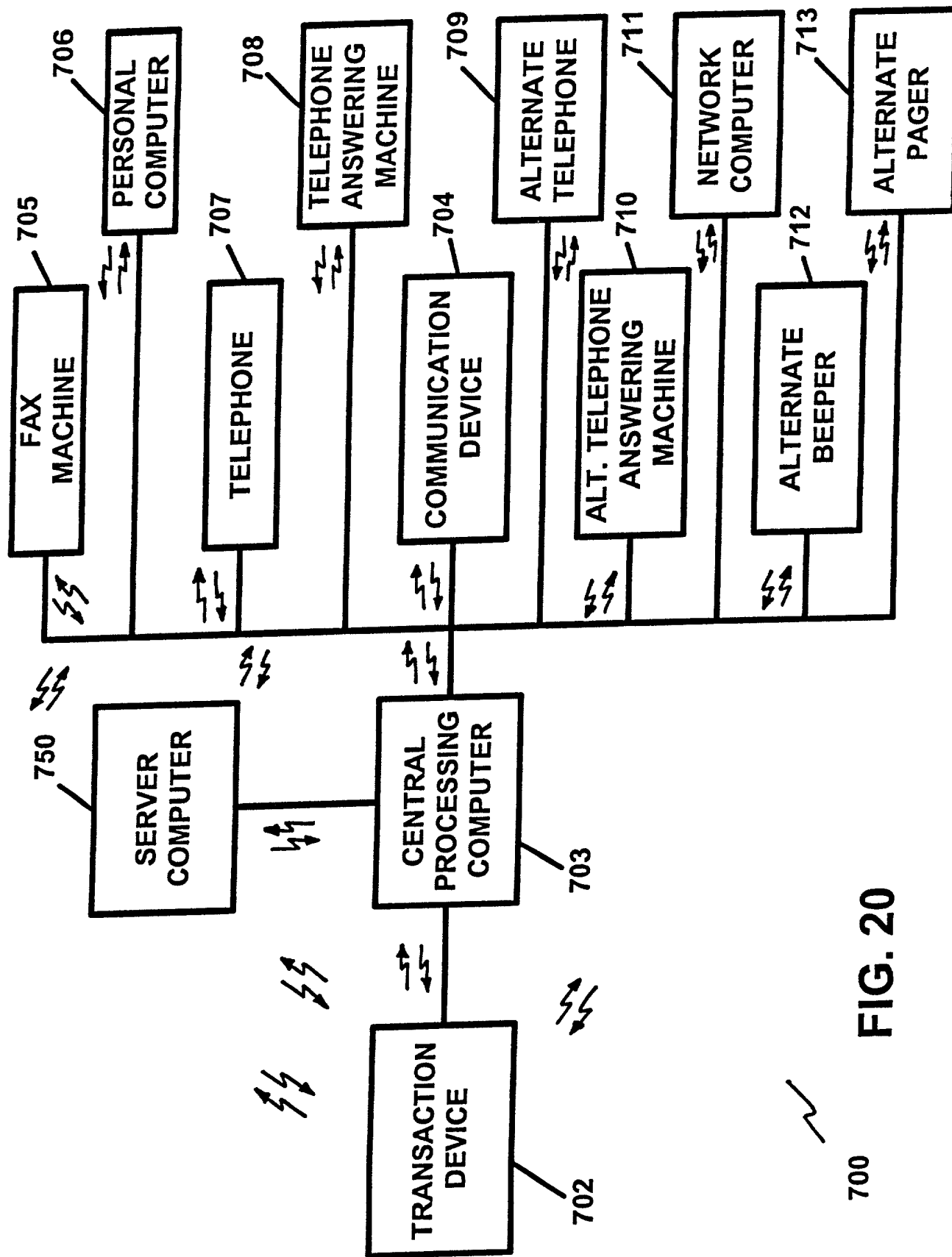


FIG. 20